

In re:
Sean Thomas Orabona
Debtor

Case No. 21-12880-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 18, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Sean Thomas Orabona, 224 Koenig Road, Bernville, PA 19506-8500

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 18 2022 23:47:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 18 2022 23:48:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: ECMCBKNotices@ecmc.org	May 18 2022 23:48:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: gecsedl@recoverycorp.com	May 18 2022 23:54:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: May 18, 2022

Form ID: pdf900

Total Noticed: 5

ANDREW M. LUBIN

on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-c-law.com, bkecf@milsteadlaw.com

KERI P EBECK

on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

MARISA MYERS COHEN

on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com

PETER J. MULCAHY

on behalf of Debtor Sean Thomas Orabona pmulcahy@recoverylawgroup.com info@recoverylawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Sean Thomas Orabona
Debtor

Chapter 13
Bankruptcy No. 21-12880-pmm

PennyMac Loan Services, LLC., or its Successor
or Assignee

Movant

vs.

SCOTT F. WATERMAN (Chapter 13), Trustee
Sean Thomas Orabona
Respondents

SETTLEMENT STIPULATION

WHEREAS, on October 22, 2021, Sean Thomas Orabona (the "Debtor") filed a Petition under Chapter 13 of the Bankruptcy Code in the United States Bankruptcy Court for the Eastern District of Pennsylvania;

WHEREAS, on April 1, 2022, PennyMac Loan Services, LLC. (Movant) filed a Motion for Relief from the Automatic Stay pursuant to 11 U.S.C. Section 362(a) (the "Motion") regarding property located at: 224 Koenig Road, Bernville, Pennsylvania 19506;

WHEREAS, Movant and the Debtor are desirous of settling the dispute among and between themselves;

NOW THEREFORE, each in consideration of the promises of the other and intending to be legally bound, subject to the approval of the Bankruptcy Court, it is hereby agreed by and among counsel for Movant, by and through its attorneys, MARGARET GAIRO, ESQUIRE, MARISA M. COHEN, ESQUIRE, and ANDREW M. LUBIN, ESQUIRE, and the Debtor, by and through his/her counsel, Peter J Mulcahy, Esquire ("Debtor's Counsel") as follows:

1. The parties hereby certify that the post-petition delinquency is \$9,269.60, consisting of post-petition payments and late charges for the months of December 1, 2021 through April 1, 2022. Debtor's monthly mortgage payment is \$1,853.92. Movant has incurred attorney fees and costs totaling \$1,038.00 thereby increasing the arrears to \$10,307.60.

2. Debtor shall pay the post-petition arrears in the amount of \$10,307.60 by making four (4) payments of \$1,717.93 each for a total of \$6,871.72 beginning on May 15, 2022 through August 15, 2022 and two (2) payments of \$1,717.94 each for a total of \$3,435.88 beginning on September 15, 2022 through October 15, 2022.

3. Debtor shall resume making regular monthly mortgage payments in the amount of \$1,853.92 beginning on May 1, 2022

4. All payments are to be made payable to PennyMac Loan Services, LLC. at the following address: PennyMac Loan Services, LLC, PO Box 660929, Dallas, Texas 75266-0929.

5. The last four digits of your loan number 3554. Please remember to write your entire account number on the lower left-hand corner of your payment to ensure proper processing.

6. Should Debtor fail to comply with any of the terms of this Stipulation, including but not limited to, failure to make the above described payments, or any regular monthly mortgage payment commencing after the cure of the post-petition delinquency, then Movant may send Debtor and counsel a written notice of default of this Stipulation. If the default is not cured within ten (10) days of the date of the notice, counsel for Movant may file a Certification of Default with the Court. Said Certification of Default may include a certification of Debtor's failure to pay subsequent payments that fall due after the date of the notice of default. Upon Certification, the Court shall enter an Order granting relief from the automatic stay as to the mortgaged property.

7. In the event the Debtor converts his/her case to Chapter 11, the terms of this Stipulation shall remain in full force and effect. In the event that Debtor converts his/her case to a Chapter 7, Debtor shall cure all pre-petition and post-petition arrears within ten (10) days of the date of conversion. Failure to cure the arrears shall constitute an event of default under this Stipulation and Movant may send Notice of Default and certify default as set forth in the

preceding paragraph.

8. Attorney fees and costs for issuing Notice to Cure, Notice / Certificate / Affidavit of Default, and order for relief are recoverable and may be added to the arrearage.

9. Counsel for Debtor has authority to settle this matter on behalf of his/her clients.

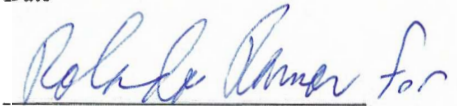


Margaret Gairo, Esquire
Marisa M. Cohen, Esquire
Andrew M. Lubin, Esquire
McCabe, Weisberg & Conway, LLC
123 S. Broad Street, Suite 1400
Philadelphia, PA 19109
Attorney for Movant

4/22/22
Date

/s/ Peter J. Mulcahy
Peter J Mulcahy
Recovery Law Group
12 Penns Trail, Ste 2nd Floor
Newtown, Pennsylvania 18904
Attorney for Debtor

04/22/2022
Date



Scott F. Waterman
2901 St. Lawrence Ave., Suite 100
Reading, PA 19606
Trustee

5/17/22
Date

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Sean Thomas Orabona
Debtor

PennyMac Loan Services, LLC., or its Successor
or Assignee

Movant

vs.

SCOTT F. WATERMAN (Chapter 13), Trustee
Sean Thomas Orabona

Respondents

Chapter 13
Bankruptcy No. 21-12880-pmm

ORDER GRANTING SETTLEMENT STIPULATION

It is hereby ORDERED that the Stipulation to Settle Motion of PennyMac Loan Services, LLC. for Relief from the Automatic Stay is hereby APPROVED.



Date: May 18, 2022

Hon. Patricia M. Mayer

U.S. Bankruptcy Judge